

Date: October 29, 1999 Auth#/Ltr#: MOXX9165015*DE/26757

WILLIAM T LOCKWOOD 2098 Brandy Dr Forest Hill, Md 21050

Re: William T Lockwood Member Number: M218789343*03 Group: 13510, Len Stoler

Dear William T Lockwood.

Your request for coverage of Bone Graft to the Maxilla, Bone Graft to the Mandible, Complex Mandibular Vestibuloplasty, Reconstruction of the Maxilla and Mandible with Five Endosseous Implants has been denied.

Services related to accidental dental injuries are limited to procedures outlined in the group certificate and completed within 72 hours of the accident. For services that can not be completed within this time frame, they must be requested within 60 days after the accident. A copy is attached. In addition, implants are specifically excluded in your Evidence of Coverage on page 39, #26.

The member is responsible for all related charges.

This decision applies only to this case and is not a waiver of any past or future MAMSI Life and Health Insurance Co. policy. Benefits are based on continued eligibility of the member and subject to all MAMSI Life and Health Insurance Co. provisions. Information concerning your right to file an appeal of this administrative decision can be found on the back of this letter.

Respectfully,

MAMSI Life and Health Insurance Co.

Sandy Smith, , Dental UM Coordinator

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Michael K. Schwartz, D.D.S. has been notified of this determination.

